



Unique Veteran Users Report FY 2012

Prepared by the National Center for Veterans Analysis and Statistics
July 2014

Introduction

The Department of Veterans Affairs (VA) delivers a wide array of benefits and services to eligible Veterans, dependents, and survivors to help to ease the transition from the military to civilian life and to improve quality of life. These programs are overseen by three administrations:

- Veterans Health Administration (VHA) provides Health Care and Pharmacy services
- Veterans Benefits Administration (VBA) provides Compensation and Pension disability benefits, Education Assistance, Life Insurance, Vocational Rehabilitation/employment services, and Home Loan Guaranty assistance
- National Cemetery Administration (NCA) provides memorial benefits including graves, markers, flags, medallions, and burial allowances

The National Center for Veterans Analysis and Statistics (NCVAS) conducted a study of Veterans who have used at least one of 22 benefits or services provided by the VA during Fiscal Years 2005 through 2012. Veterans who used at least one benefit or service are termed 'users' and Veterans who did not are termed 'non-users'. Additionally, NCVAS highlighted some utilization characteristics of these Veterans. All year designations refer to Fiscal Years (FY).

Key questions addressed in this study are:

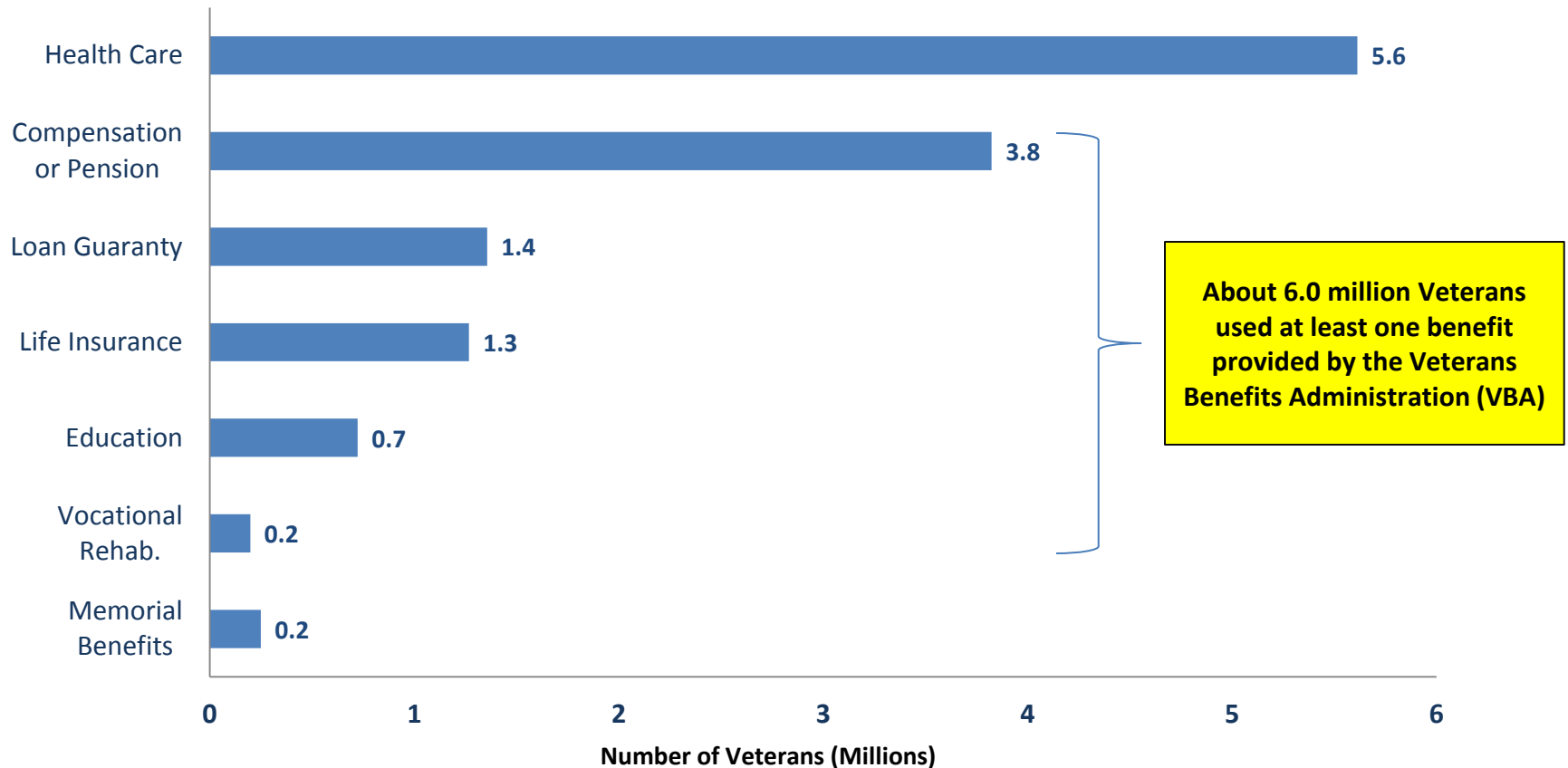
- How many Veterans used VA benefits? How many did not?
- Which programs do Veterans use most?
- What are the demographic and socio-economic characteristics of VA users and how do they differ from non-users?
 - Gender
 - Age
 - Military cohort
 - Race
 - Household income
- Compensation & Health Care
 - How many Veterans receive disability Compensation and/or use VA Health Care?
 - How many disabled Veterans do not use VA Health Care?
 - Is the number of disabled Veterans not using VA Health Care going up or down?

Key Findings

- 40% (8.8 out of 22.3 million) of all Veterans used at least one VA benefit or service in FY 2012, which is up from 36% (8.9 out of 24.8 million) in FY 2005. Of these 8.8 million, 39% used multiple benefits which is up from 30% in 2005
- Female Veteran use of VA benefits increased by 27% between FY 2005 and FY 2012
- Health Care and Disability Compensation accounted for 77% of all VA use in FY 2012, up from 68% in FY 2005
 - 48% of all users only used VA Health care in FY 2012
 - 67% of Veterans receiving Disability Compensation used VA Health Care in FY 2012, up from 59% in FY 2005
- Median age of male Veteran user is 64; median age of male non-user is 53
- Median age of female Veteran user and non-user alike is 45
- Veteran users tend to have lower household incomes than non-users

Approximately 8.8 million Veterans used at least one VA benefit or service in FY 2012.
39% of all VA users received benefits or services from multiple programs*

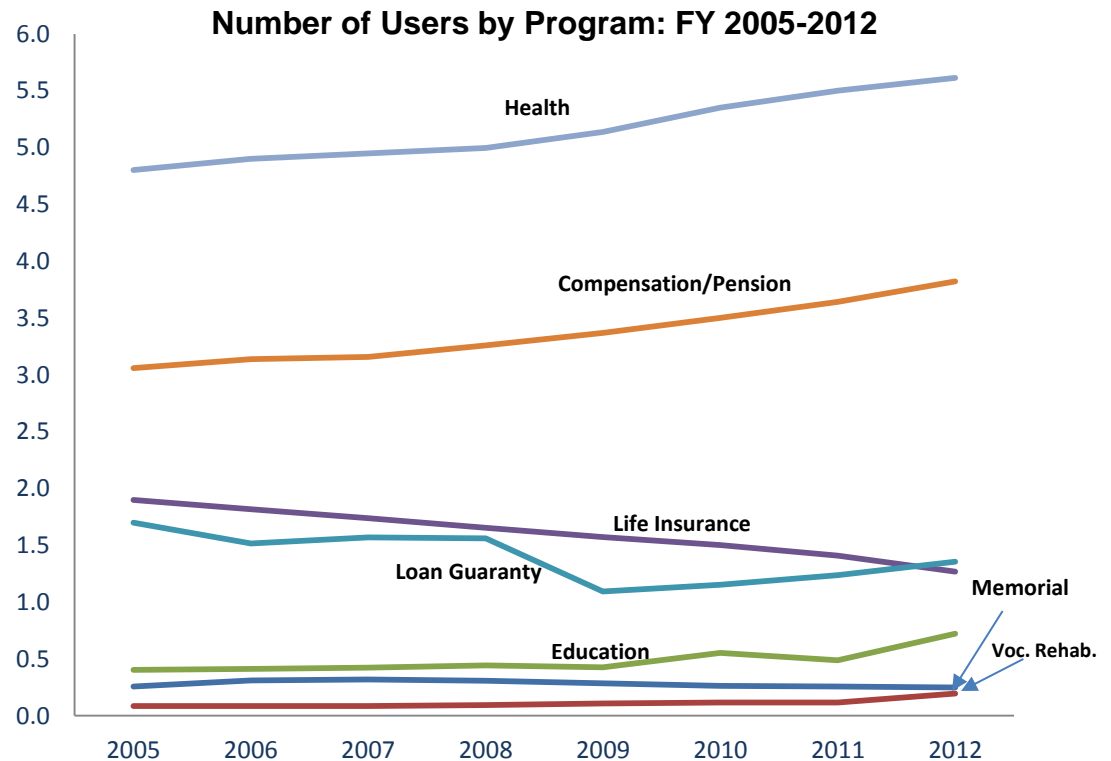
VA Benefits Utilization by Program - Veterans only: FY 2012



** The numbers from the chart do not sum to the total number of VA users.
Veterans who used multiple programs are counted in each individual program, but only once in the overall total.*

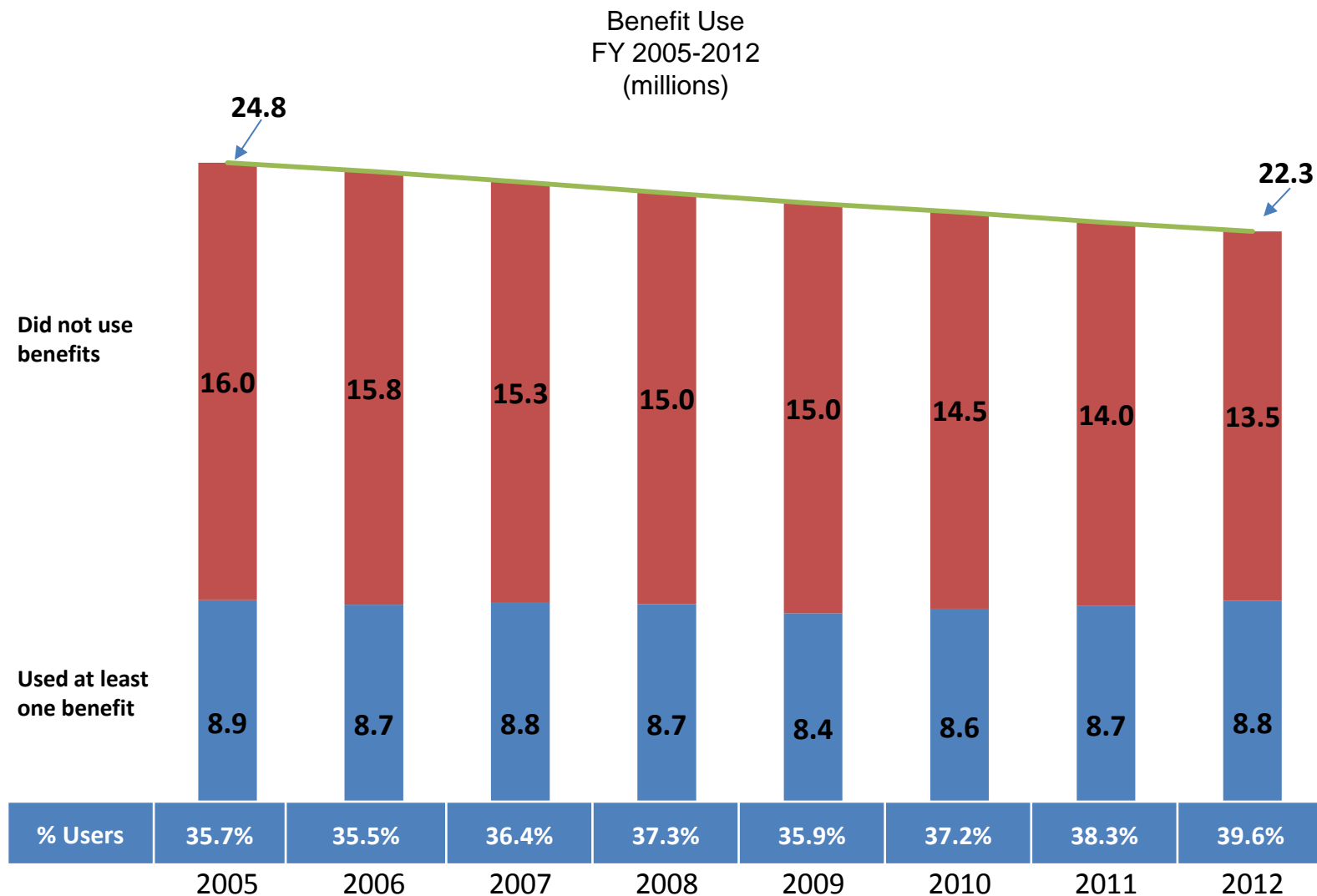
Health Care and Disability Compensation/Pension account for the majority of VA utilization and show significant growth since 2005*

- Health Care and Disability Compensation, the largest programs, increased by 17% and 25% respectively
- Life Insurance utilization is declining
- Home Loan Guaranty showed modest decline through 2008 and sharp decrease in 2009 consistent with the housing market, but afterward has been recovering steadily
- Education benefit use was stable through 2010, but trends upward markedly after 2011
- Memorial Benefit and Vocational Rehabilitation use have remained fairly steady



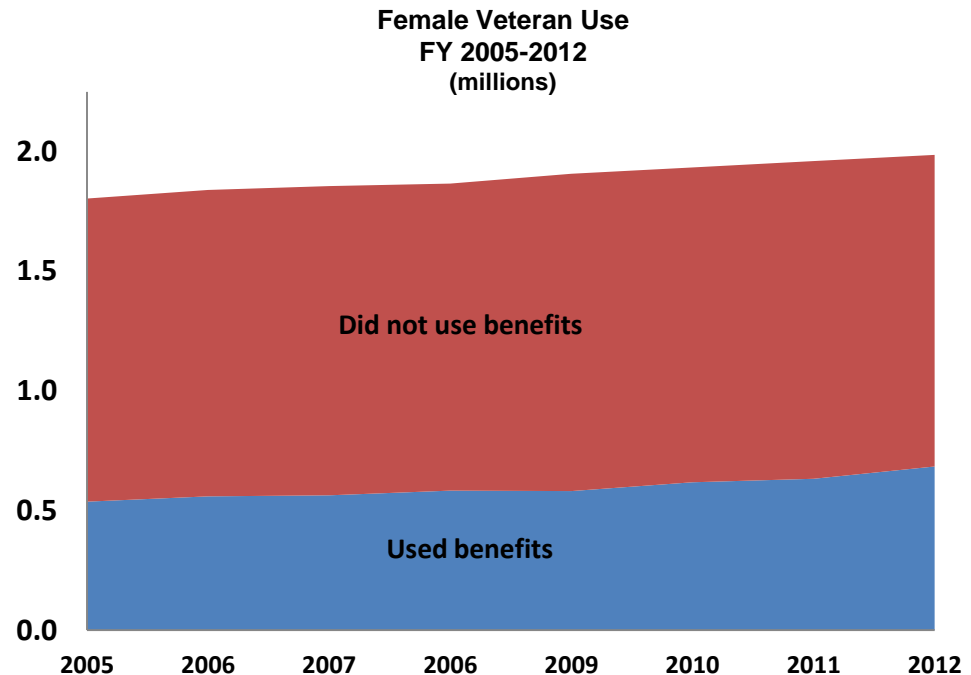
** The numbers from the chart do not sum to the total number of VA users each year. Veterans who used multiple programs are counted in each individual program, but only once in the overall total.*

The number of Veterans using VA benefits remained stable despite 11% decline in Veteran population



Surge in female Veteran use doubled growth rate of female Veteran population

- Number of female Veterans grew at annual rate of 1.4% between FY 2005 and 2012, while the number who used benefits has grown at rate of **3.6%**
- Use of benefits among female Veterans increased from 29.8% in 2005 to 34.5% in 2012
- Number of female users increased by 27.4% since 2005 while number of female non-users increased by only 2.8%
- Female Veterans made up 7.7% of all users in 2012, up from 6.1% in 2005



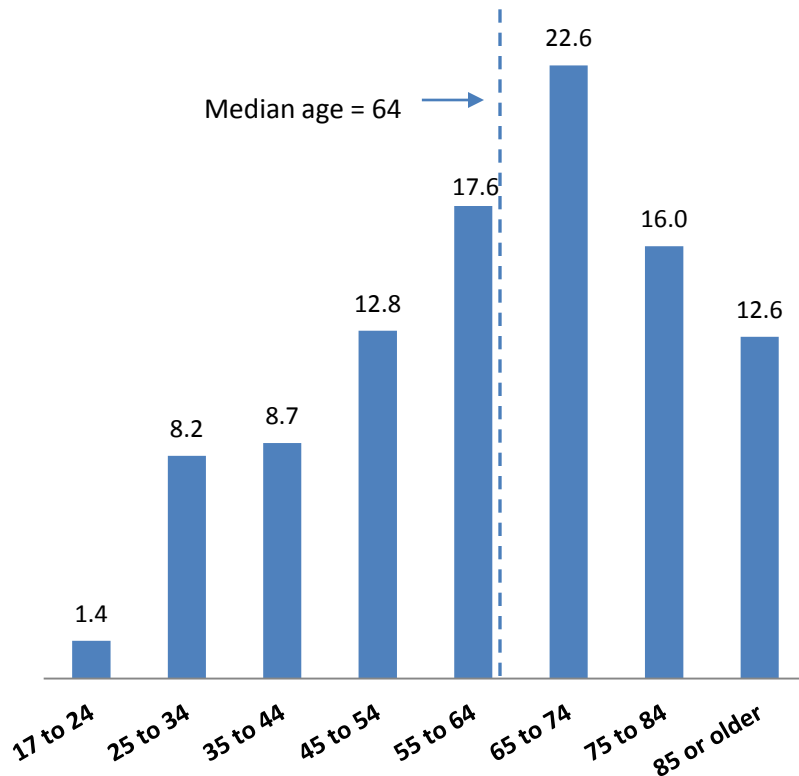
**Veterans who Used VA Benefits and Services
by Gender FY 2005-2012**

| GENDER | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | 2012 |
|---------------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
| Number of VA Users | 8,878,710 | 8,714,362 | 8,782,718 | 8,738,240 | 8,400,942 | 8,571,889 | 8,669,976 | 8,847,951 |
| Male | 8,341,442 | 8,154,942 | 8,218,969 | 8,154,906 | 7,819,485 | 7,953,690 | 8,037,099 | 8,163,724 |
| Female | 537,268 | 559,420 | 563,749 | 583,334 | 581,457 | 618,199 | 632,877 | 684,227 |

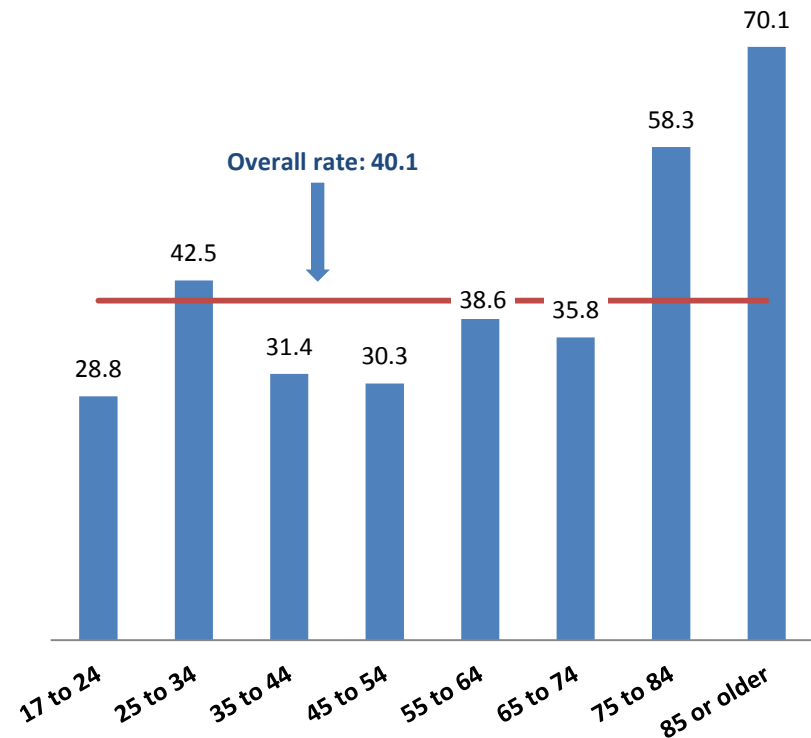
Male Veterans over the age of 75 were more likely to use benefits than younger Veterans

Male Veteran Users FY 2012

Age Distribution of Male Users
(in percent)



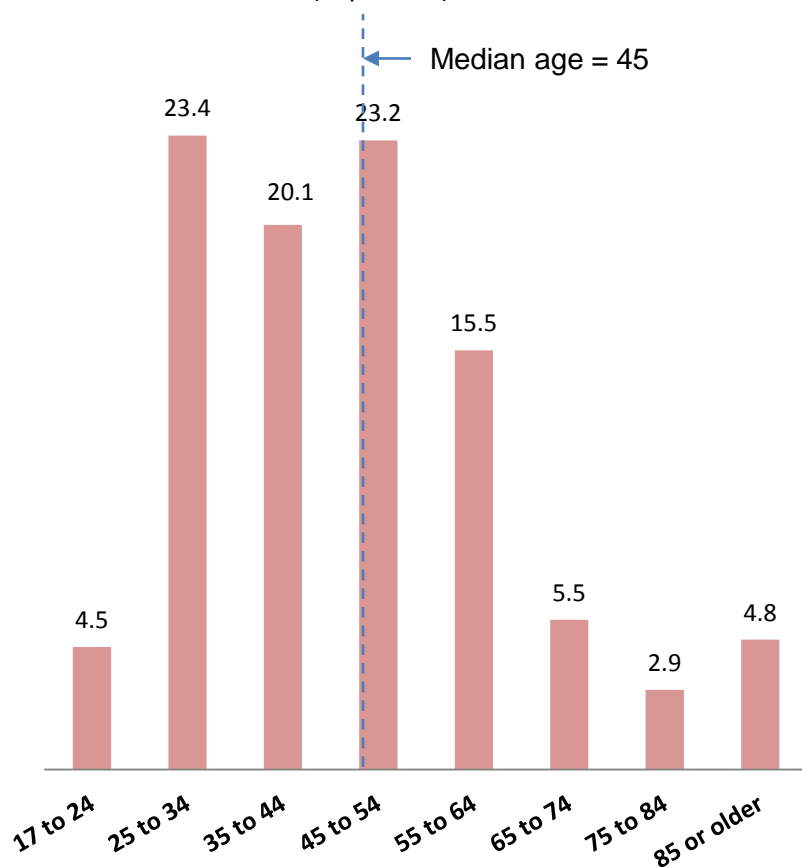
**Probability of Male Veterans to Use
by Age Group**
(in percent)



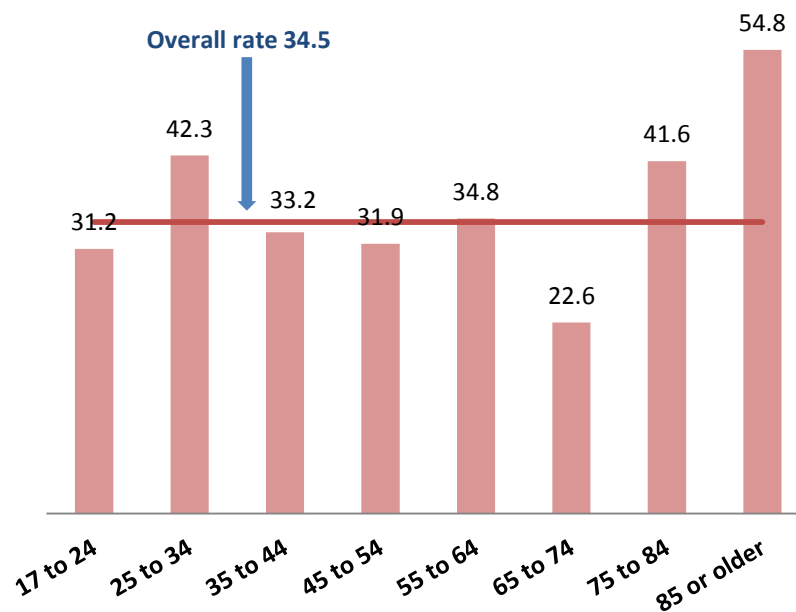
Female Veterans tend to be younger and less likely to use benefits than male Veterans

Female Veterans FY 2012

Age Distribution of Female Users
(in percent)

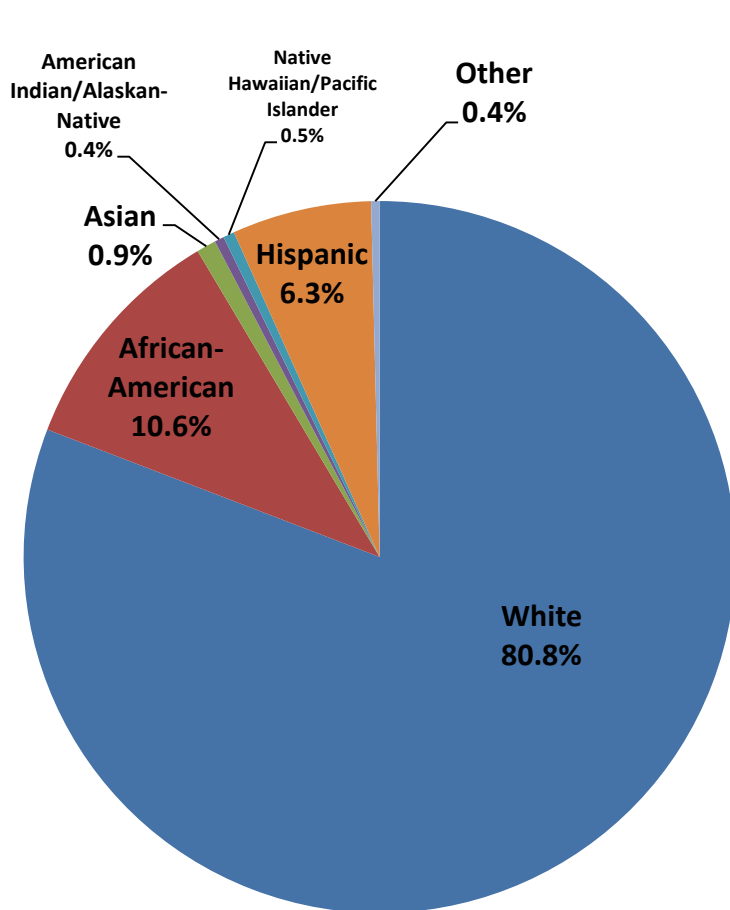


Probability of Female Veterans to Use
by Age Group
(in percent)

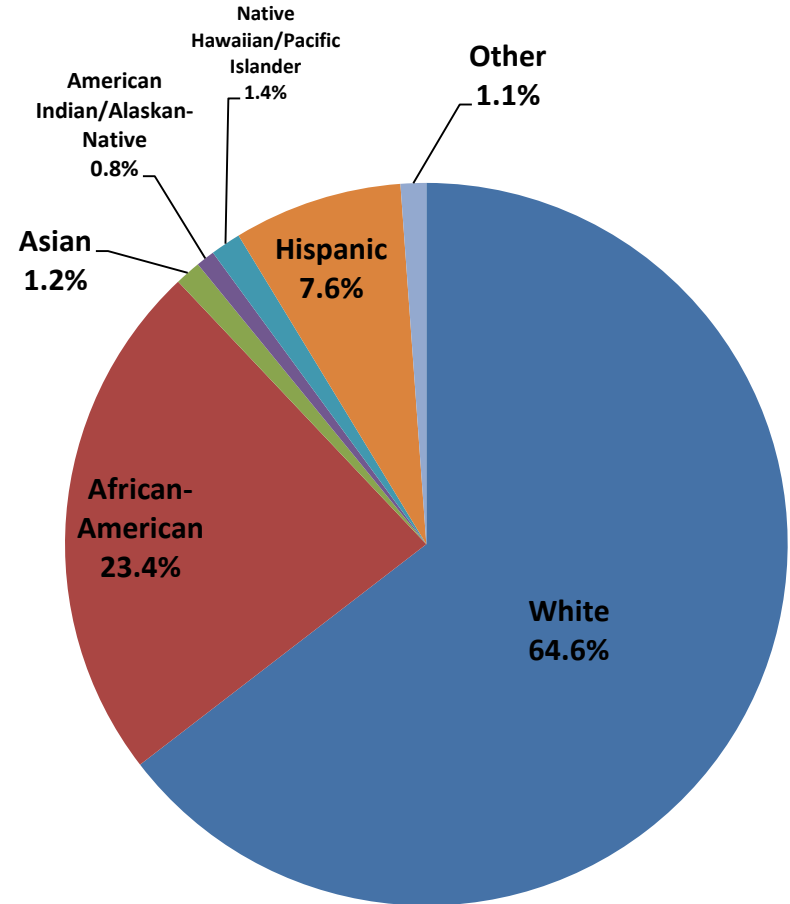


Female users were more diverse than male users

Male Users FY 2012



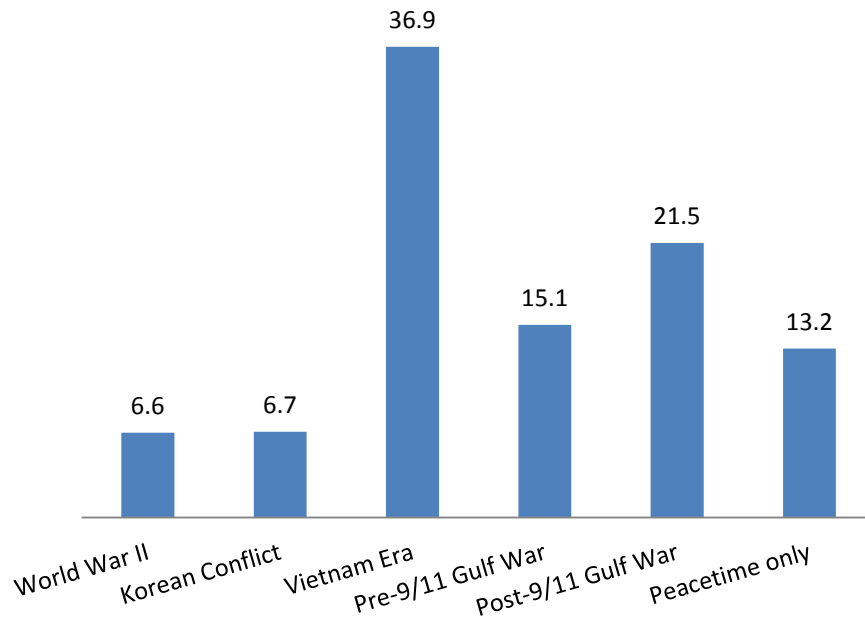
Female Users FY 2012



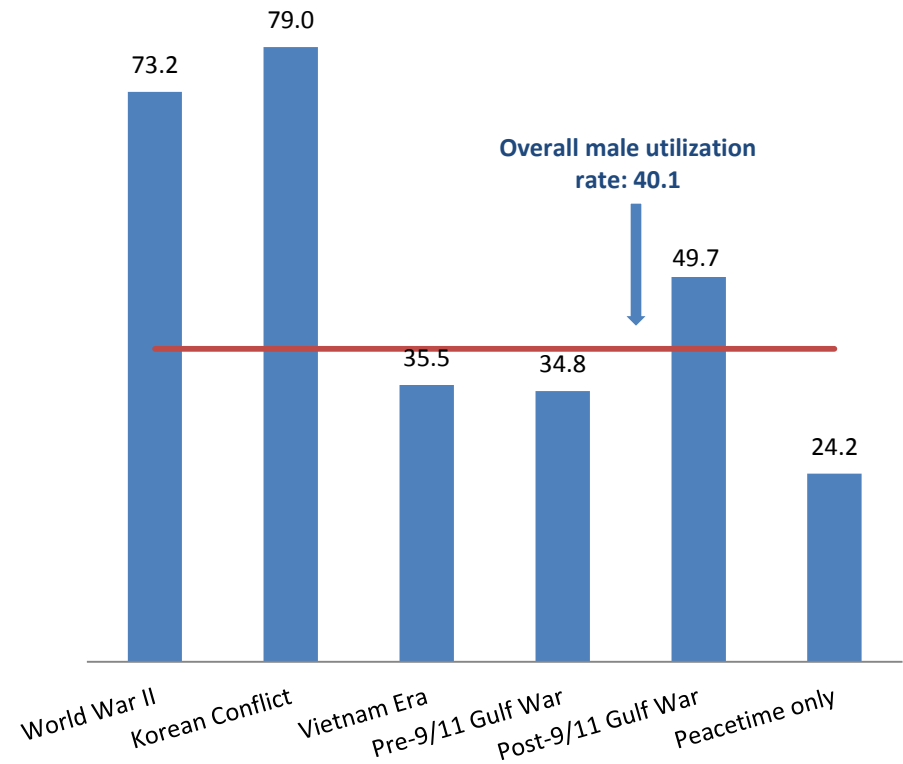
Most male Veteran users served during the Vietnam era; however, Veterans who served during World War II and Korean Conflict were more likely to use than other cohorts

Male Veterans FY 2012

Male Users by Period of Military Service
(in percent)



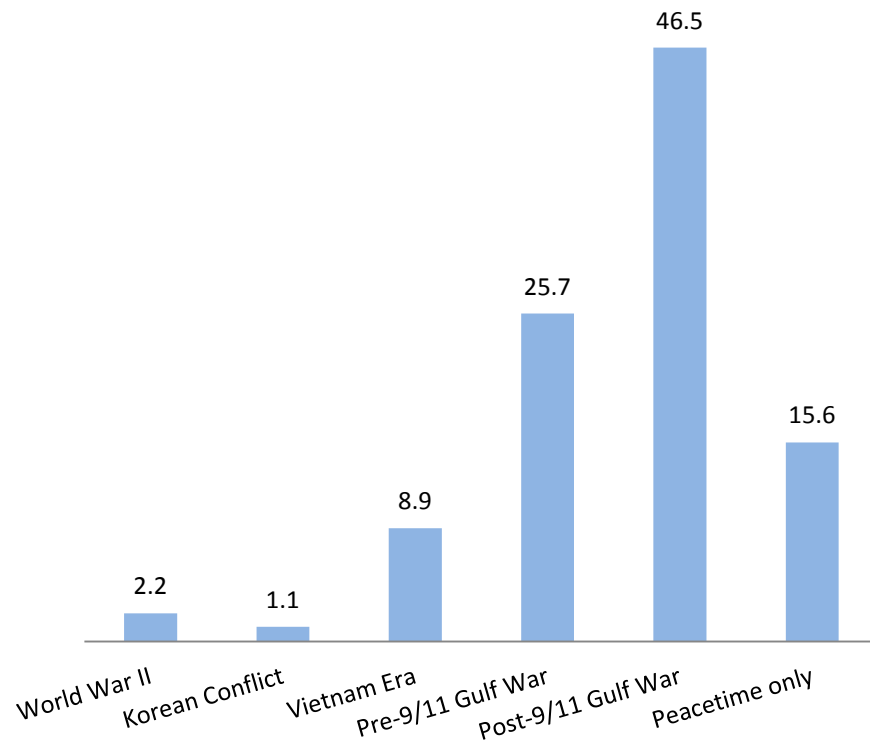
Probability of Male Veterans to Use
by Period of Military Service:
(in percent)



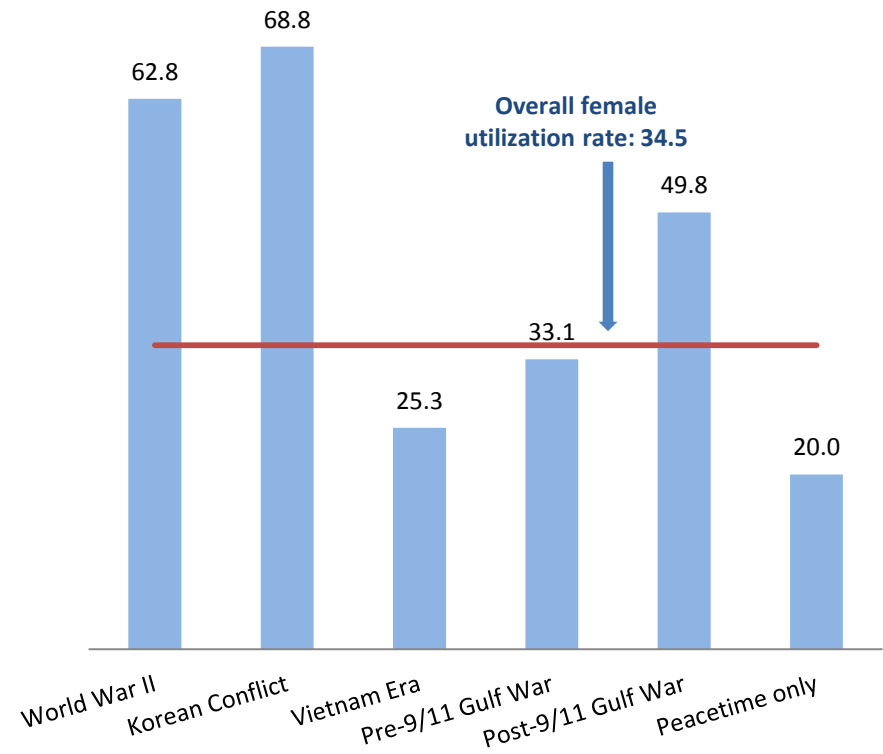
Most female Veteran users served during the Post-9/11 Gulf War era; however, Veterans who served during World War II and Korean Conflict were more likely to use than other cohorts

Female Veterans FY 2012

Female Users by Period of Military Service
(in percent)



Probability of Female Veterans to Use
by Period of Military Service
(in percent)

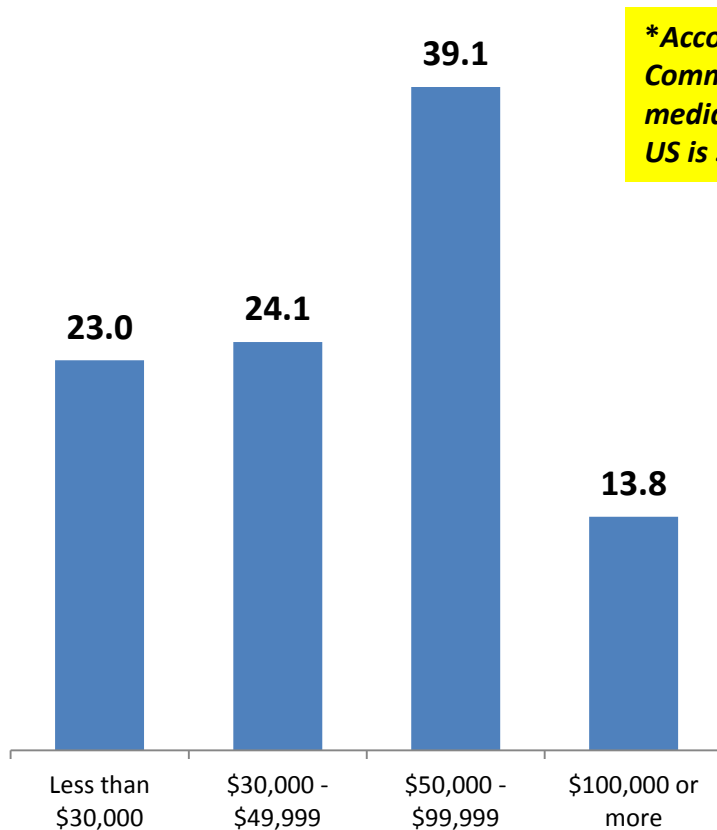


VA users tend to have a lower household income than non-users

Distribution of Household Income: FY 2012

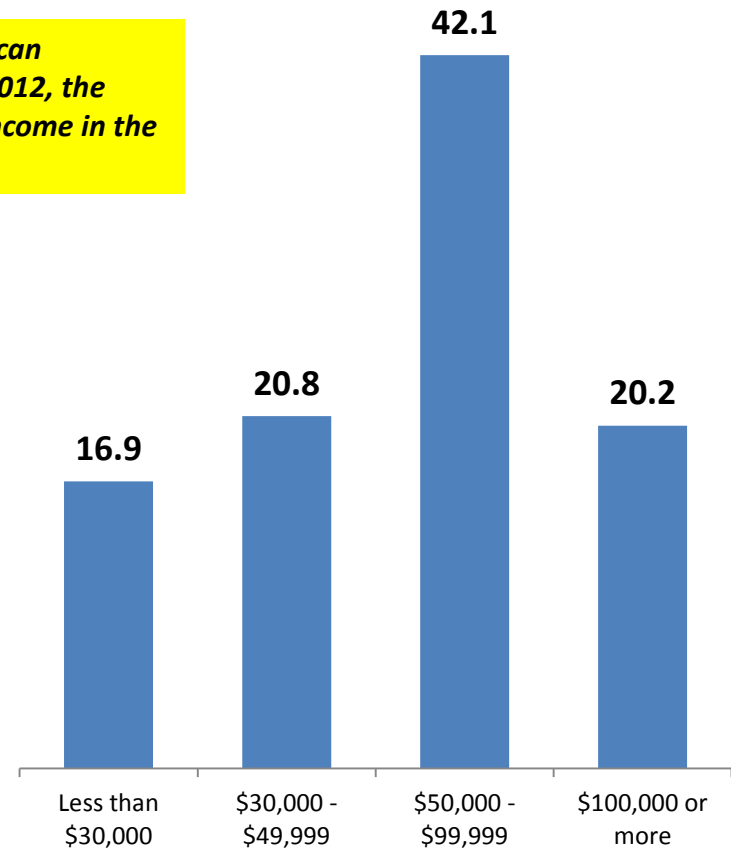
(in percent)

VA Users



**According to American Community Survey 2012, the median household income in the US is \$51,371.*

VA Non-users

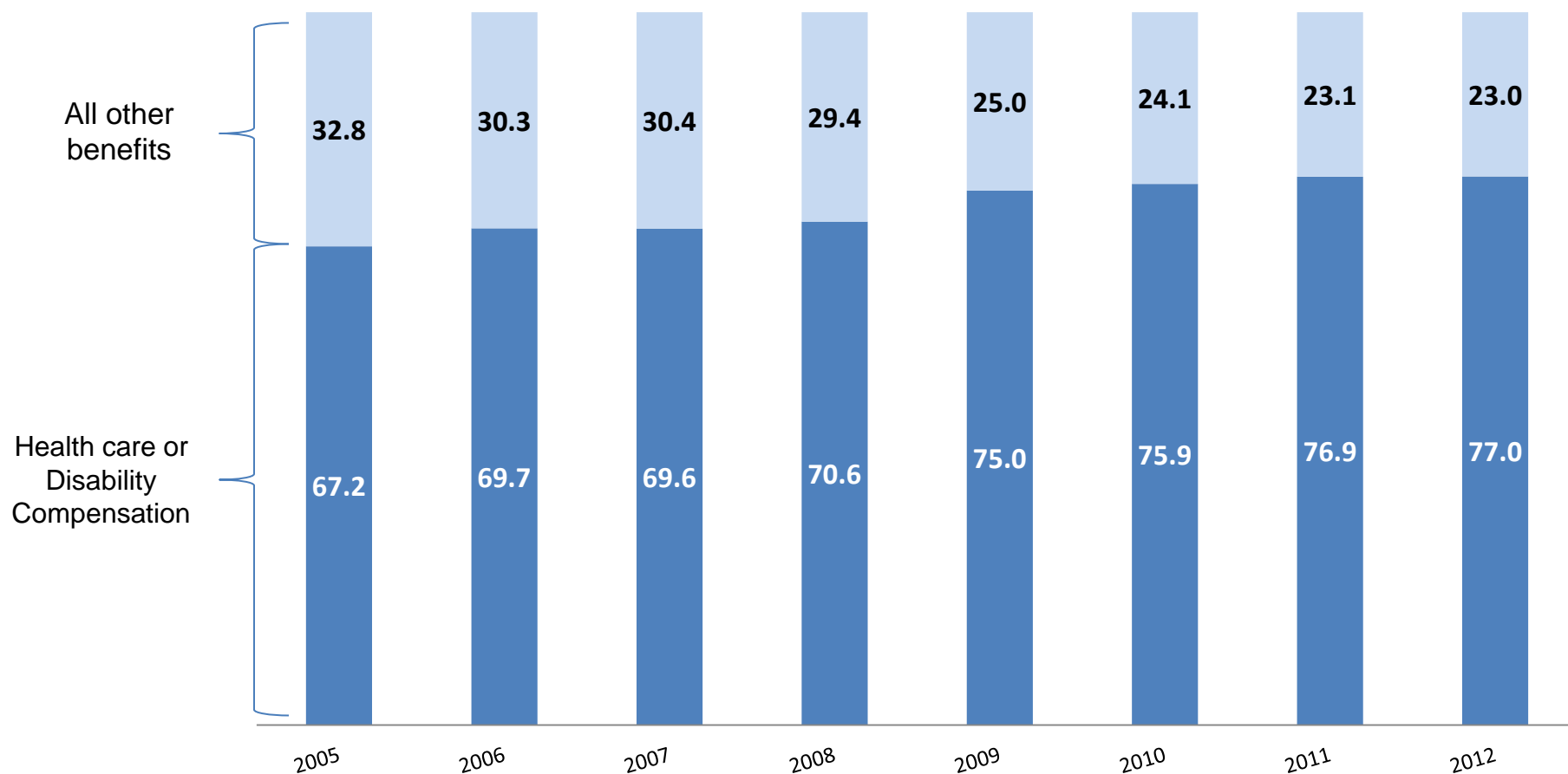


Health Care and Disability Compensation

Health Care or Disability Compensation account for largest share of use and is getting larger

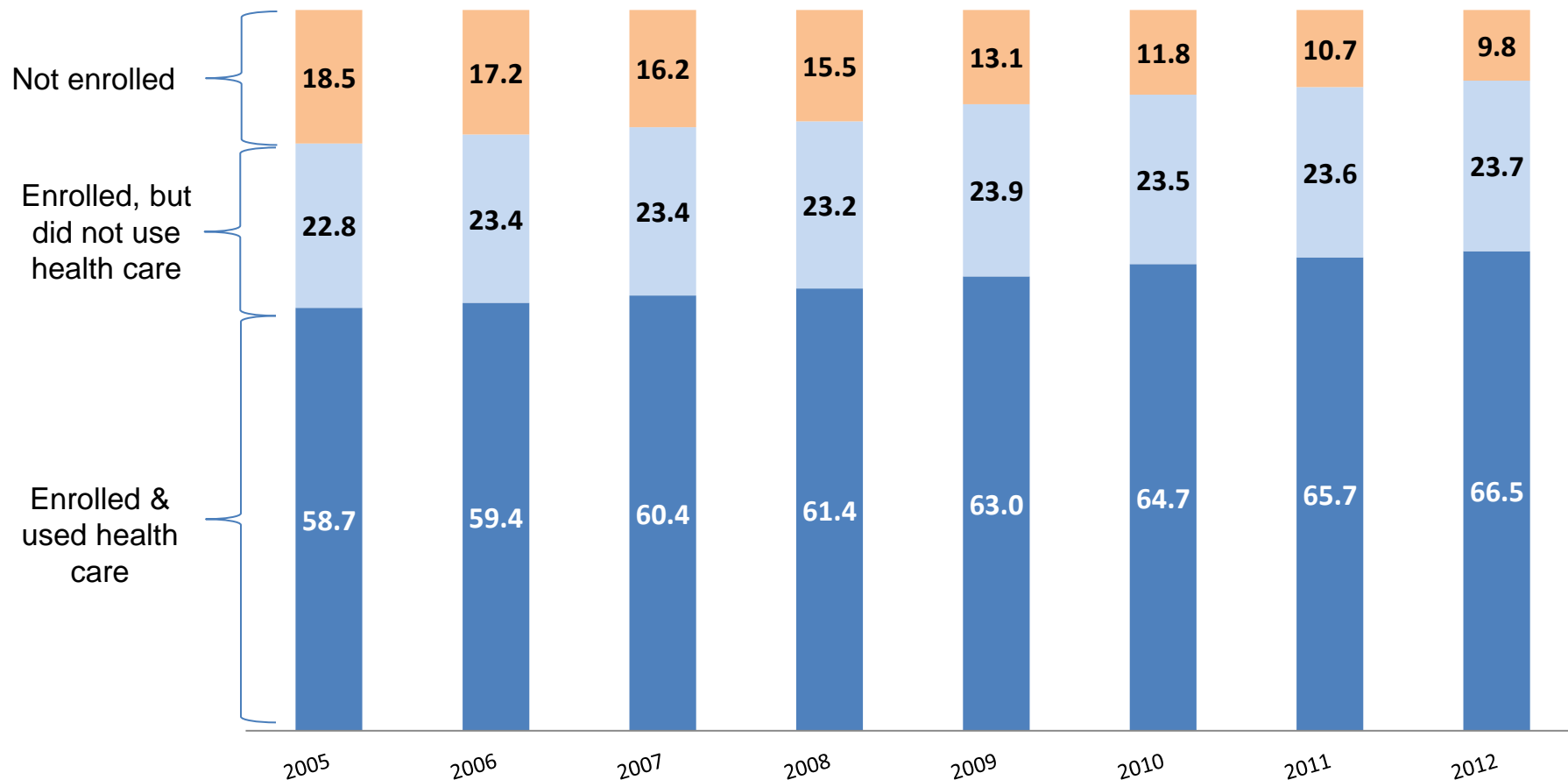
Utilization by Health Care or Compensation and all other benefits

(in percent)



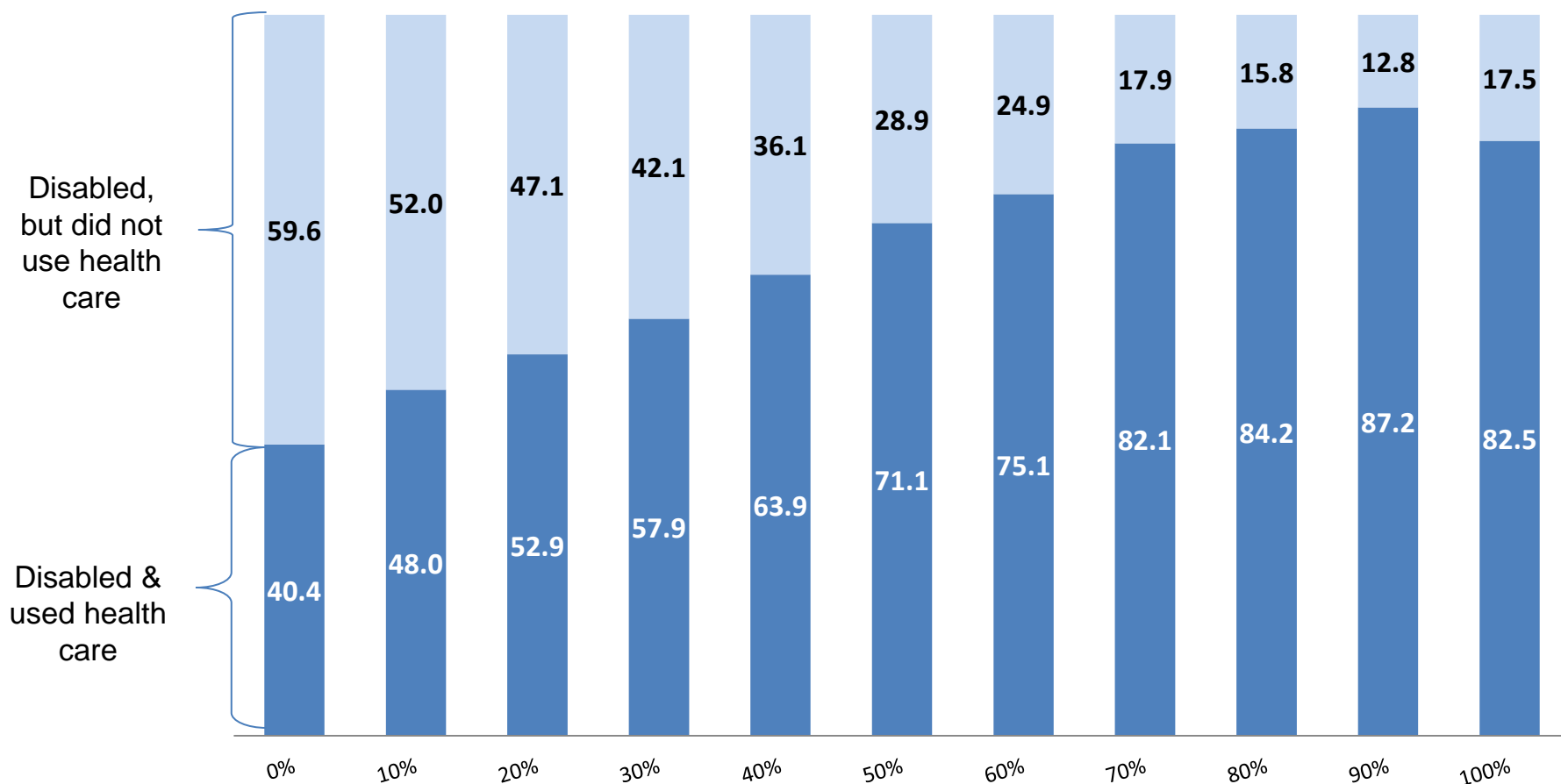
Service-connected disabled Veterans using VA Health Care increased from 59% in 2005 to 67% in 2012.
Over 90% of disabled Veterans were enrolled in VHA Health Care system in 2012

**Service-connected Disabled Veterans Receiving Compensation
by VHA Enrollment and Utilization Status**
(in percent)



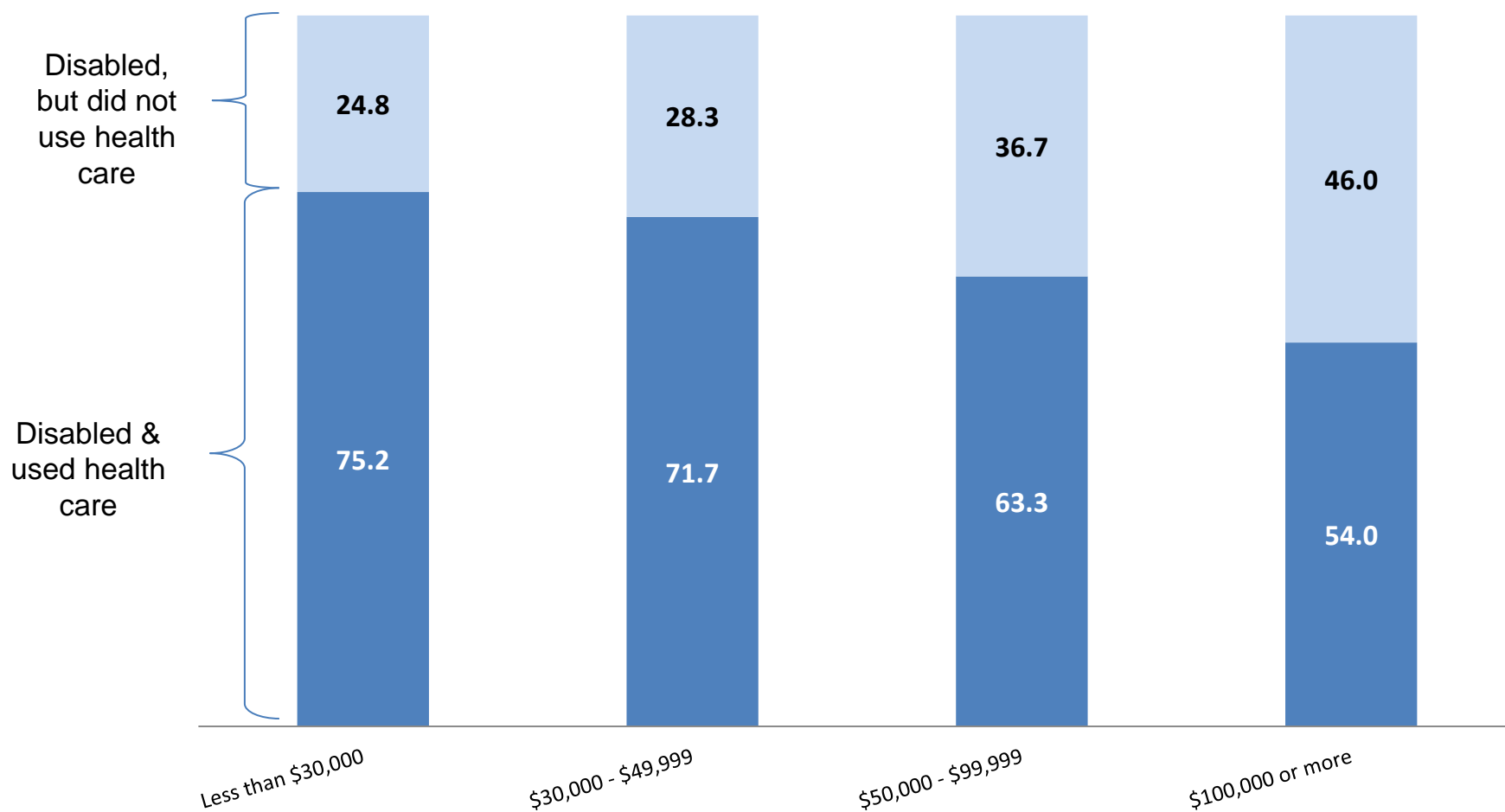
Likelihood of Service-connected disabled Veterans seeking VA Health Care generally increases with the Veteran's disability rating

**Veterans Receiving Compensation and VA Health Care Use
by Service-connected Disability Rating: FY 2012**
(in percent)



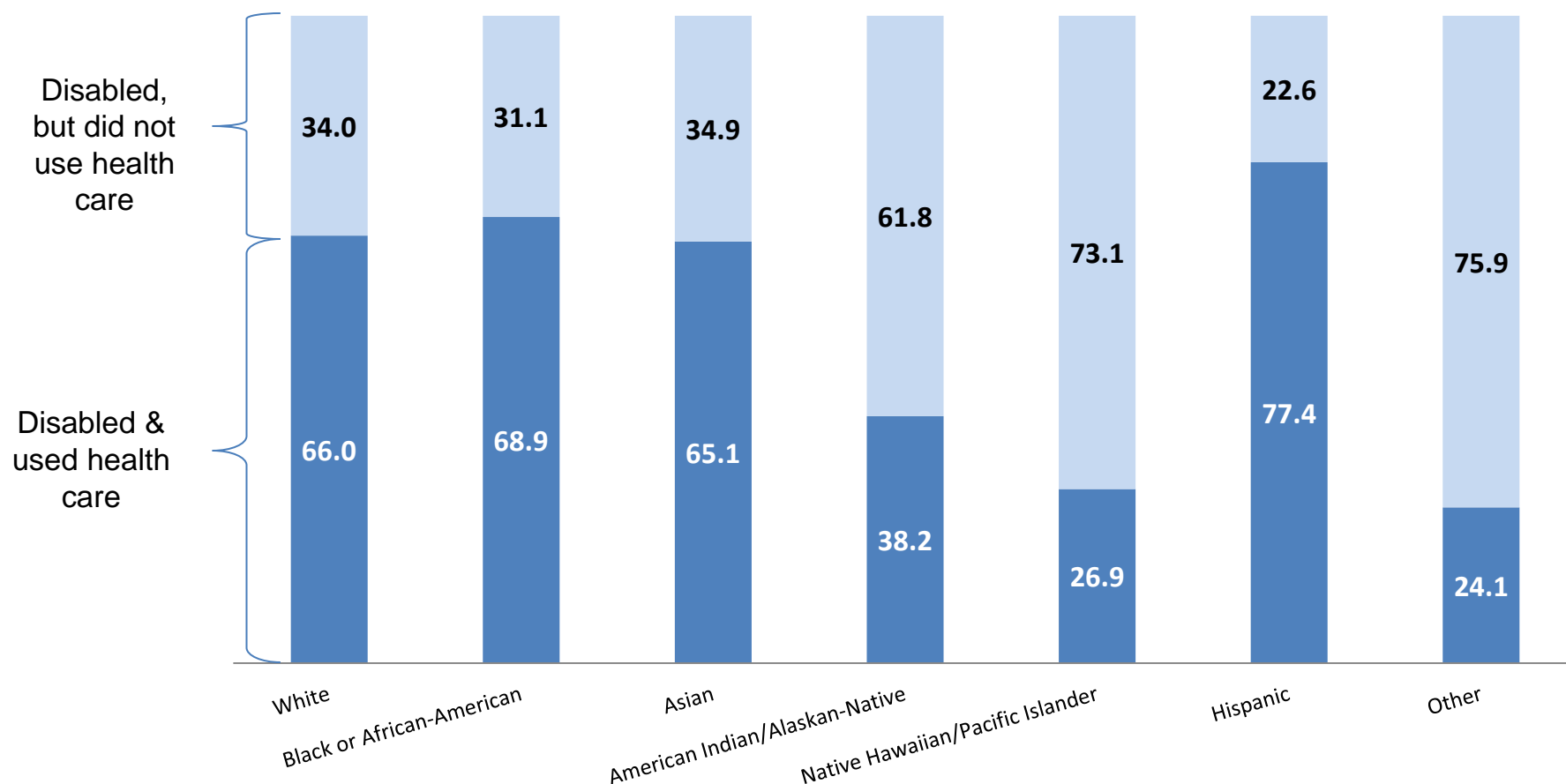
As a disabled Veteran's household income increases, the likelihood to use VA Health Care decreases

**Service-connected Disabled Veterans Receiving Compensation and
VA Health Care Use by Household Income: FY 2012**
(in percent)



The likelihood of a disabled Veteran seeking treatment from a VA Health Care facility varies with race and ethnicity; however, rates for AI/AN and NHOPI Veterans were especially low

**Service-connected Disabled Veterans Receiving Compensation and
VA Health Care use by Race/Ethnicity: FY 2012**
(in percent)



Comparison of VA Users and Non-Users FY 2012

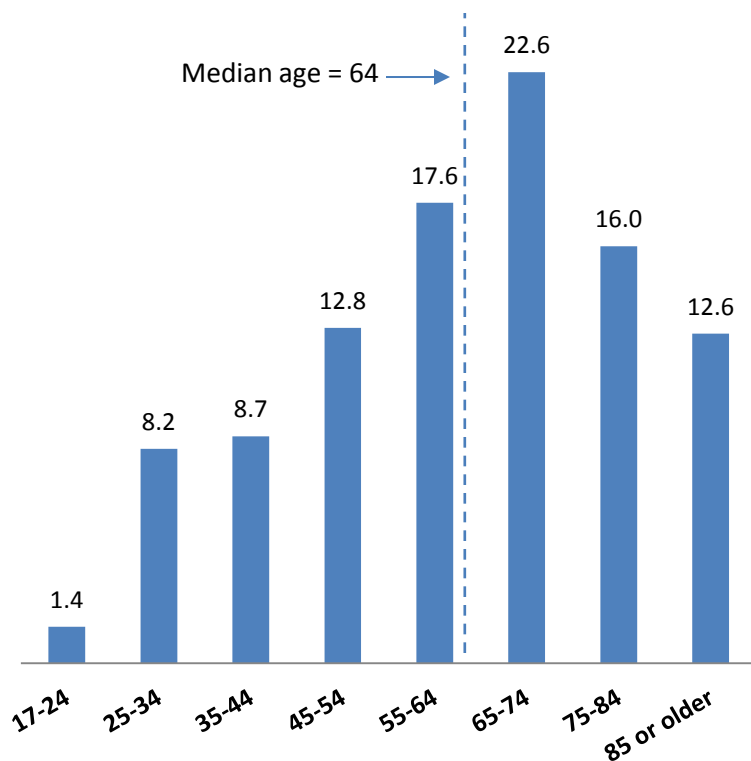
Used VA Benefits: 8,847,951
Did not use VA Benefits: 13,480,328

Male Veterans who used VA benefits tend to be older than non-users. The median age for male users is 64 years, compared to a median age of 53 years for non-users

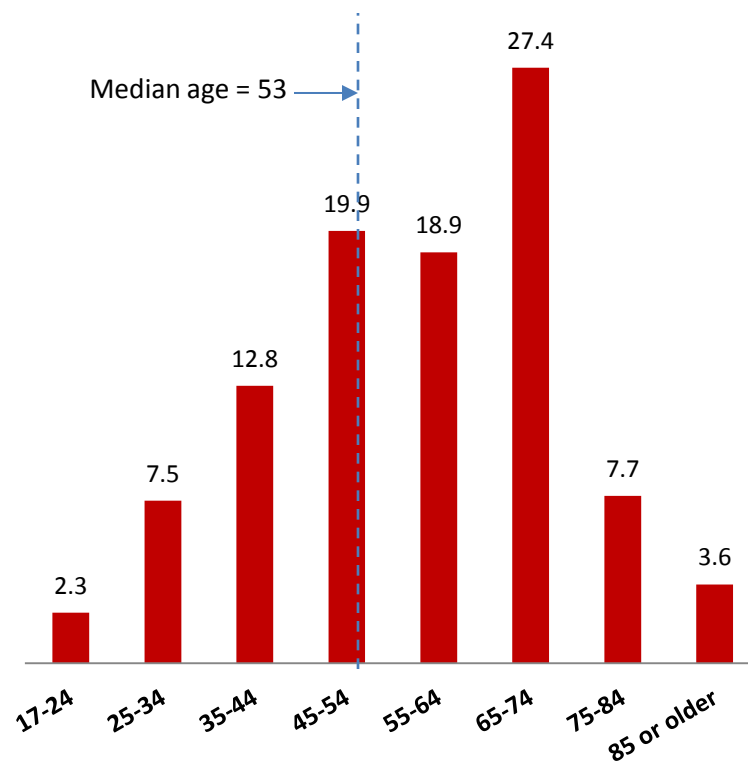
Age Distribution Male Veterans: FY 2012

(in percent)

Male VA Users



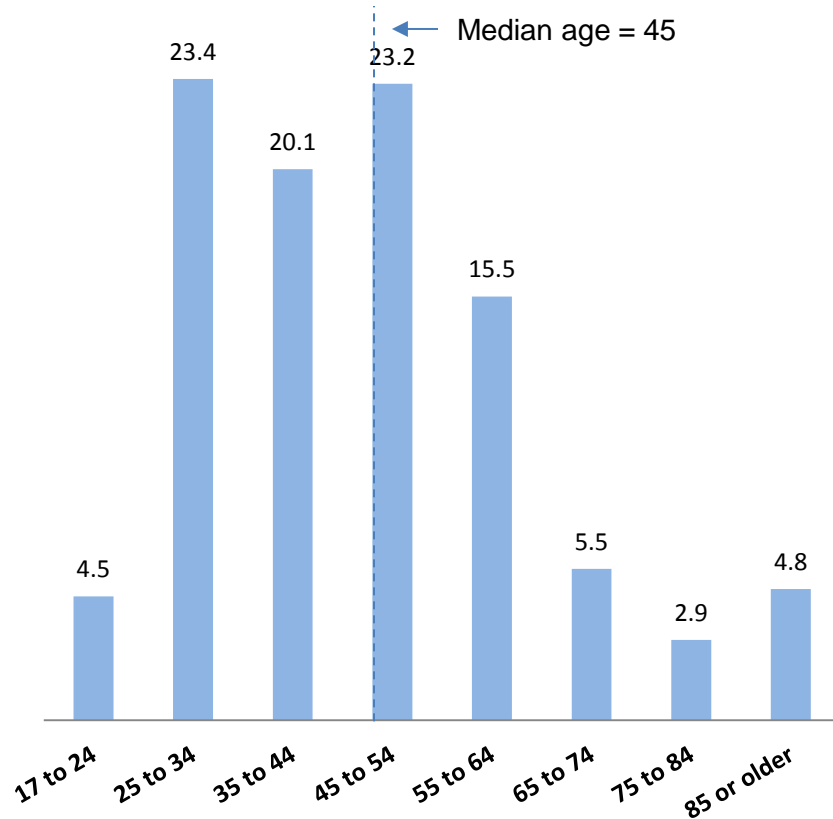
Male Non-Users



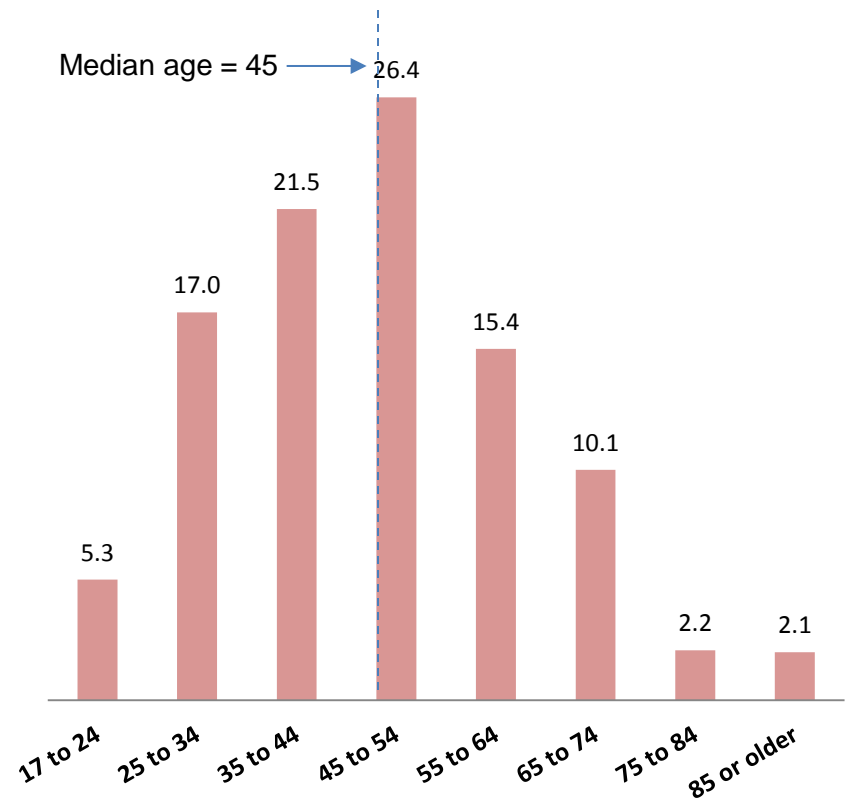
Age distribution among female users and non-users is similar, with a median age of 45 for both groups

Age Distribution of Female Veterans: FY 2012 (in percent)

Female VA Users



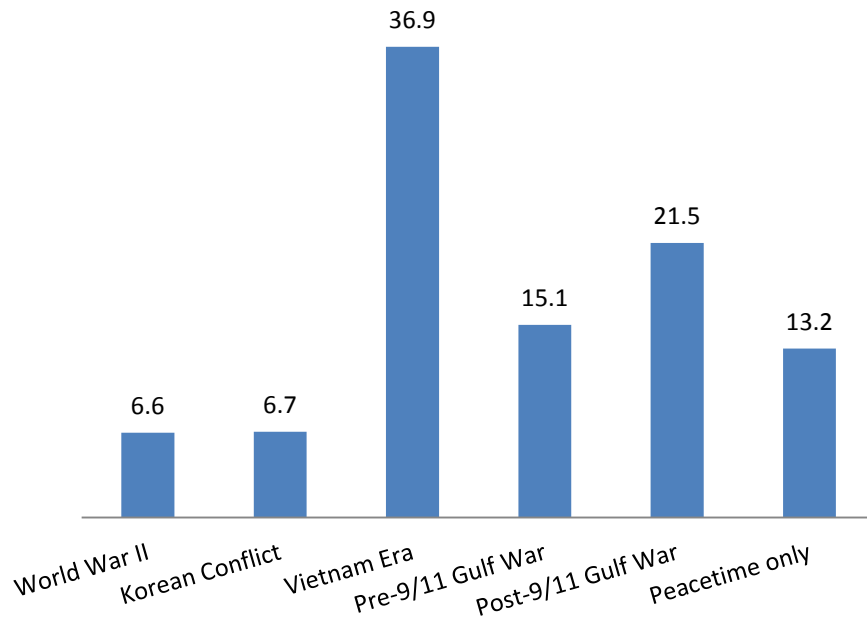
Female Non-Users



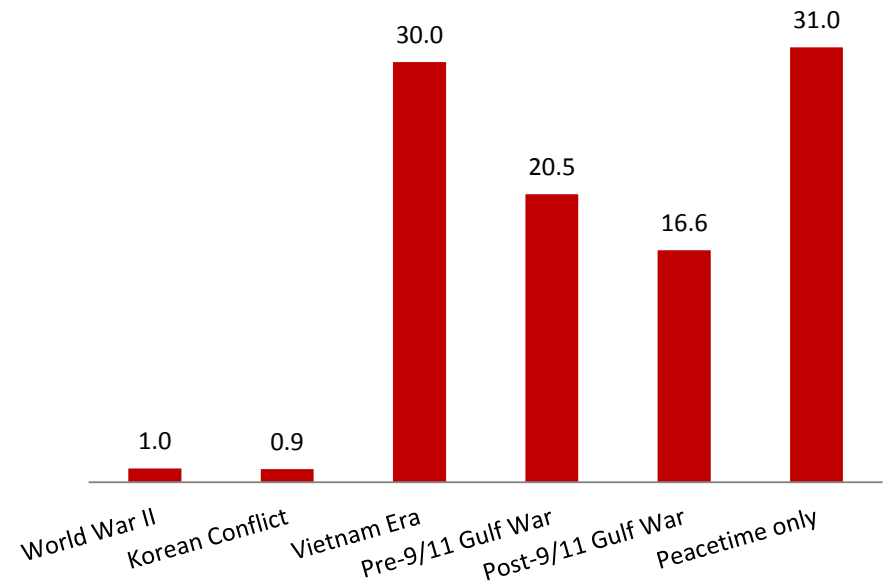
The majority of male Veterans who used VA served during the Vietnam era. The majority of non-users served during Peacetime or the Vietnam era

Period of Military Service: FY 2012
(in percent)

Male VA Users



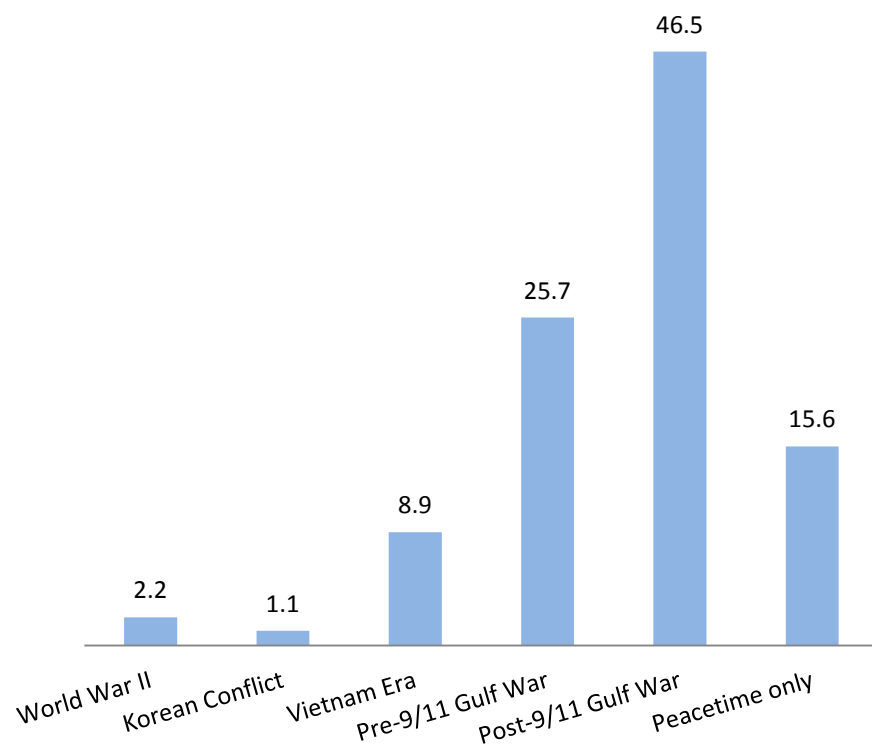
Male Non-Users



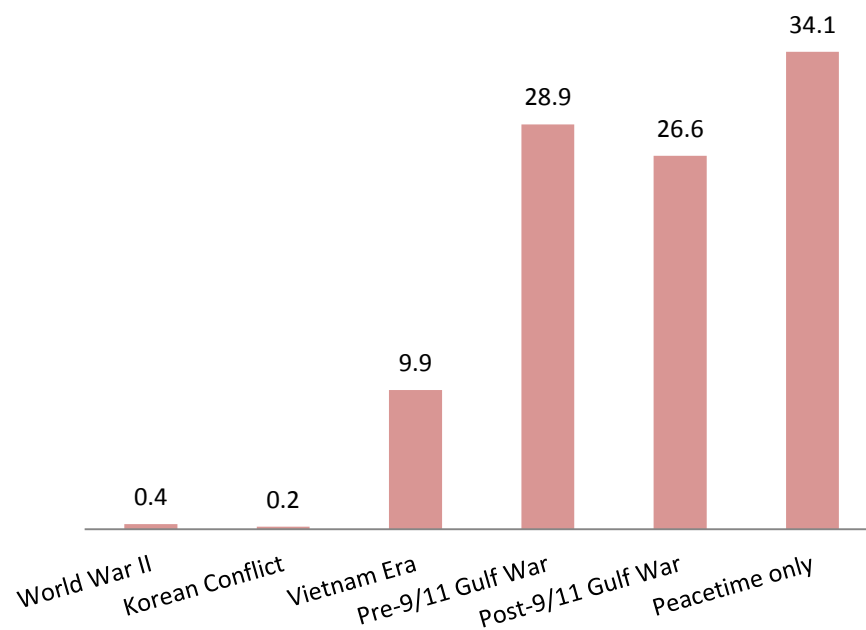
Almost half of female Veterans who used VA served during the Post-9/11 Gulf War compared to only a quarter of female Veterans who did not use VA

Period of Military Service: FY 2012
(in percent)

Female VA Users

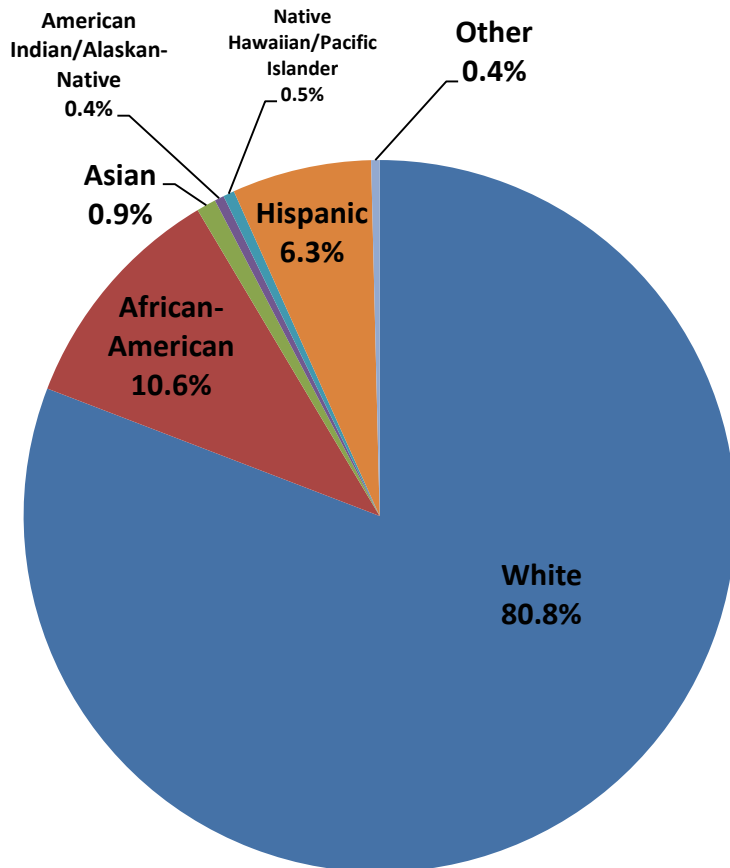


Female Non-Users

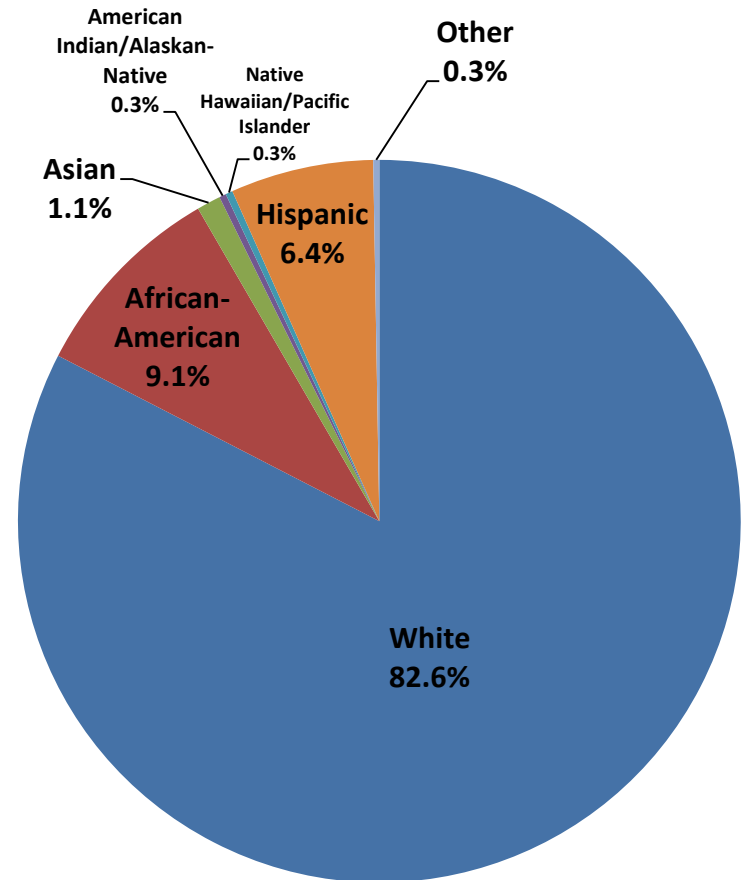


For male users and non-users there is very little difference in race and ethnicity distribution

Male Users FY 2012

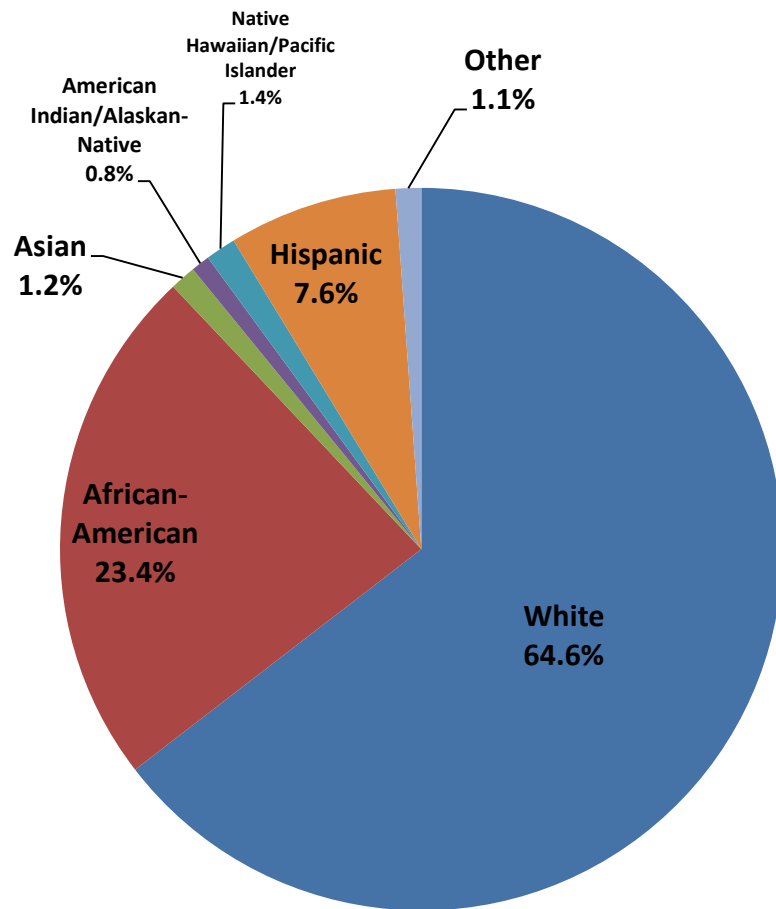


Male Non-users FY 2012

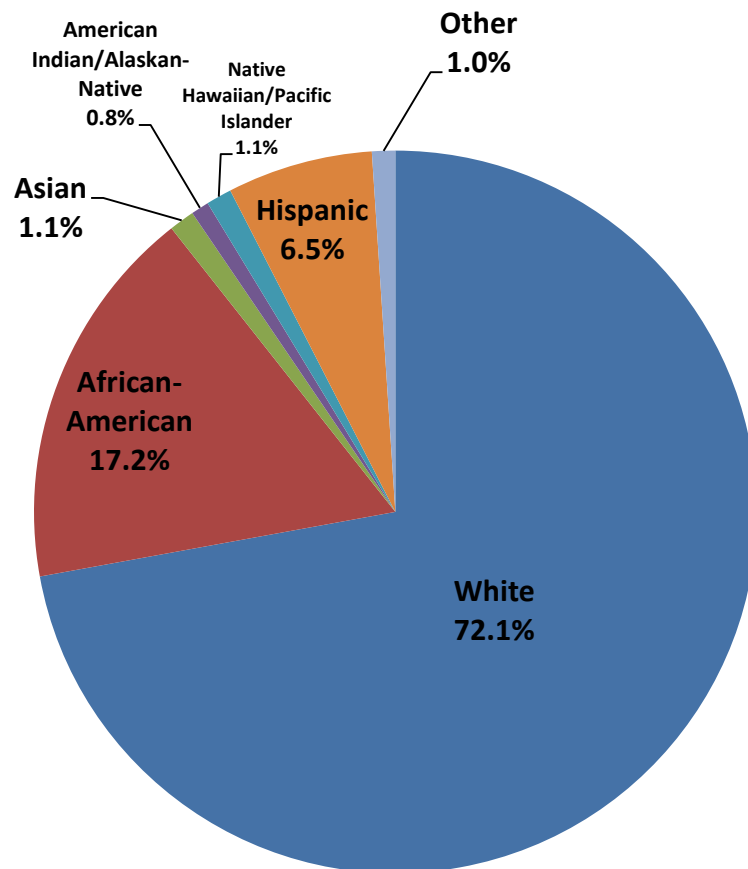


Female users tend to be more racially diverse than non users

Female Users FY 2012



Female Non-users FY 2012



Data Sources

A Veteran user is defined as any Veteran who received or used at least one VA benefit or service during the fiscal year. Veteran spouses, Veteran dependents, and active military service members who used VA benefits and services were not included in the analysis. Each Veteran is only counted once in the overall total even if he/she used multiple programs.

- **Health Care:** All Veterans who received either VA inpatient care, VA outpatient care, purchased (fee basis) care, VA long-term services and support, or VA pharmacy care were included. VA Health Care enrollees who did not seek care from VA during the current year were not included. Veterans who only sought care from a VHA Vet Center were not included.
- **Memorial Affairs:** All Veterans who were interred in a National, State, Interior, or Military cemeteries, or Veterans who were interred in private cemeteries and requested headstones/markers from VA were included. Due to data unavailability, Veterans who only received Presidential Memorial Certificates or a flag were not included.
- **Compensation & Pension:** All Veterans who received VA disability compensation or pension payments were included. Veterans who received Special Adaptive Housing benefits were also included in the analysis. Veterans with pending or denied claims were not included.
- **Education:** All Veterans who received benefits for Chapter 30, 32, 33, 1606, and 1607 education programs were included.
- **Vocational Rehabilitation:** All Veterans who participated in various stages of the Vocational Rehabilitation and Employment program were included.
- **Loan Guaranty :** All Veterans who had an active, new or re-financed VA-guaranteed home loan were included.
- **Life Insurance:** All Veterans who had an active VA life insurance policy or were in receipt of a benefit from a policy that was administered or supervised by VA were included. VA insurance programs included in the analysis were National Service Life Insurance (NSLI), United States Government Life Insurance (USGLI), Veterans' Special Life Insurance (VSLI), Veterans' Reopened Insurance (VRI), Service-Disabled Veterans Insurance (S-DVI), Veterans' Mortgage Life Insurance (VMLI), Traumatic Injury Protection (TSGLI), and Veterans' Group Life Insurance (VGLI). The analysis does not include Service-members' Group Life Insurance (SGLI) and Family Service-members' Group Life Insurance (FSGLI).

Methodology and Assumptions

- Records from each utilization source were combined using the Veteran's Social Security Number (SSN) as the primary identifier
- Veteran records from each input source were verified against official Social Security Administration data to validate SSN, name, date of birth, and gender
- Missing SSN or SSNs determined to be incorrect by SSA were omitted from the analysis
- Estimates for Veterans who did not use any VA benefits or services were derived using the *United States Veterans Eligibility Trends & Statistics* (USVETS) database and VetPop2011. Counts from USVETS were adjusted to be consistent with total population estimates from VetPop11
 - The adjustment was applied to aggregate counts of non-users, non-enrolled, and age 65 or older, who are Veterans whose records are most incomplete
- Some data elements were not available for all Veteran records. A minimum of 70% coverage was assumed to be an appropriate sample of all Veteran users to create frequency distributions.
 - 0.01 percent of user records had unknown gender. Of those, 99% were age 55 or older and assumed to be male
 - Race/ethnicity information is available only in aggregate estimates at the national level

Contact Information

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